

When recorded mail to:
First Magnus Financial an
Arizona Corporation
603 N. Wilmot
Tucson, Az. 85711
LN# 7818973585
APN# 1220-22-410-029



DEED OF TRUST MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT is made on September 20, 2006 by and between **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. (MERS) AS NOMINEE for FIRST MAGNUS FINANCIAL CORPORATION** herein designated as the **BENEFICIARY** and **DEANNE MARIE BRUNDAGE** as (**BORROWER**).

WHEREAS, the beneficiary is the holder of the certain Promissory Note executed by Borrower (s) in the initial principal amount of \$213,000.00 dated JANUARY 23, 2006. The Note which is secured by a Deed of Trust dated JANUARY 23, 2006 and recorded in the office of the county of DOUGLAS in the state of NEVADA on JANUARY 30, 2006; DOCUMENT NUMBER 0666785.

NOW THEREFORE, Lender agrees to modify the DEED OF TRUST to **CORRECT THE VERBIAGE ON SECTION G OF THE ADJUSTABLE RATE RIDER.** There are no other changes. All other provisions of the above referenced Deed of Trust are ratified and incorporated by reference herein.

LEGAL DESCRIPTION LOCATED ON EXHIBIT "A".

By signing below, each of the parties accepts and agrees to the provisions of the Modification and reaffirms the promises and agreements contained in the original Deed of Trust.

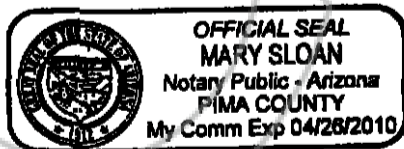
Mortgage Electronic Registration Systems Inc.

Lizbeth Watson
Lizbeth Watson, Asst. Secretary

STATE OF Arizona
COUNTY OF Pima

On this 20TH day of SEPTEMBER 2006, personally appeared before me the above named Lizbeth Watson, Asst. Secretary of Mortgage Electronic Registration Systems Inc. (MERS) acknowledged the foregoing instrument to be his/her free act and Deed.

Mary Sloan
Mary Sloan Notary



(F) Limit on My Unpaid Principal; Increased Monthly Payment

My unpaid Principal can never exceed the Maximum Limit equal to ONE HUNDRED FIFTEEN AND 000/1000THS percent (115.000 %) of the Principal amount I originally borrowed. My unpaid Principal could exceed that Maximum Limit due to Minimum Payments and interest rate increases. In that event, on the date that my paying my monthly payment would cause me to exceed that limit, I will instead pay a new monthly payment. This means that my monthly payment may change more frequently than annually and such payment changes will not be limited by the 7.5% Payment Cap. The new Minimum Payment will be in an amount that would be sufficient to repay my then unpaid Principal in full on the Maturity Date in substantially equal payments at the current interest rate.

(G) Required Full Payment

On the fifth Payment Change Date and on each succeeding fifth Payment Change Date thereafter, I will begin paying the Full Payment as my Minimum Payment until my monthly payment changes again. I also will begin paying the Full Payment as my Minimum Payment on the final Payment Change Date.

(H) Payment Options

After the first Interest Rate Change Date, Lender may provide me with up to three (3) additional payment options that are **greater** than the Minimum Payment, which are called "Payment Options." I may be given the following Payment Options:

- (i) **Interest Only Payment:** the amount that would pay the interest portion of the monthly payment at the current interest rate. The Principal balance will not be decreased by this Payment Option and it is only available if the interest portion exceeds the Minimum Payment.
- (ii) **Fully Amortized Payment:** the amount necessary to pay the loan off (Principal and Interest) at the Maturity Date in substantially equal payments.
- (iii) **15 Year Amortized Payment:** the amount necessary to pay the loan off (Principal and Interest) within a fifteen (15) year term from the first payment due date in substantially equal payments. This monthly payment amount is calculated on the assumption that the current rate will remain in effect for the remaining term.

These Payment Options are only applicable if they are greater than the Minimum Payment.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Section 18 of the Security Instrument entitled "Transfer of the Property or a Beneficial Interest in Borrower" is amended to read as follows:

PayOption MTA ARM Rider
FE-5315 (0511)

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Initials: *JMB*

EXHIBIT "A"

The land referred to in this Commitment is situated in the County of Douglas, State of Nevada and is described as follows:

LOT 754, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, AS DOCUMENT NO. 72456.

